

**Fill in this information to identify the case:**

Debtor 1	Mae C Gamby		
Debtor 2 (Spouse, if filing)			
United States Bankruptcy Court for the:	Northern	District of	Illinois
Case number	14-45416	(State)	

**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Ocwen Loan Servicing, LLC as servicer for U.S.  
BANK NATIONAL ASSOCIATION, as Trustee under  
Pooling and Servicing Agreement dated as of  
December 1, 2006 MASTR Asset-Backed Securities  
Trust 2006-HE5 Mortgage Pass-Through Certificates,  
Series 2006-HE5

**Name of creditor:** \_\_\_\_\_ **Court claim no. (if known)** \_\_\_\_\_ **n/a** \_\_\_\_\_

**Last 4 digits** of any number you use to identify the debtor's account: \_\_\_\_\_ 1831 \_\_\_\_\_

**Property address:** 6529 S. Justine Street  
Number Street

Chicago IL 60636  
City State Zip Code

**Part 2: Prepetition Default Payments**

Check one:

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 01/01/2018  
MM / DD / YYYY

- Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \_\_\_\_\_

c. Total. Add lines a and b. (c) \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually

MM / DD / YYYY

Debtor 1

Mae C Gamby

First Name

Middle Name

Last Name

Case number (*if known*)

14-45416

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box:

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Jose Moreno \_\_\_\_\_ Date 12/11/2017  
 Signature \_\_\_\_\_

Print Jose Moreno \_\_\_\_\_ Title Attorney for Creditor  
 First Name Middle Name Last Name

Company Codilis & Associates, P.C.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 15W030 North Frontage Road, Suite 100  
 Number 15W030 Street North Frontage Road, Suite 100

<u>Burr Ridge</u>	<u>IL</u>	<u>60527</u>
City	State	ZIP Code

Contact phone (630) 794-5300 Email ND-One@il.cslegal.com

File #14-14-23991

14-45416

**CERTIFICATE OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on December 11, 2017 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on December 12, 2017.

Tom Vaughn, Chapter 13 Trustee, 55 E. Monroe Street, Suite 3850, Chicago, IL 60603 by electronic notice through ECF

Mae C Gamby, Debtor(s), 6529 South Justine, Chicago, IL 60636

Marcie C Venturini, Attorney for Debtor(s), 20 S. Clark Street, 28th Floor, Chicago, IL 60603 by electronic notice through ECF

Office of U.S. Trustee, 219 S. Dearborn St., Room 873, Chicago, IL 60604 by electronic notice through ECF

/s/ Jose Moreno

Berton J. Maley ARDC#6209399

Rachael A. Stokas ARDC#6276349

Gloria C. Tsotsos ARDC#6274279

Jose G. Moreno ARDC#6229900

Peter C. Bastianen ARDC#6244346

Joel P. Fonferko ARDC#6276490

**Codilis & Associates, P.C.**

15W030 North Frontage Road, Suite 100

Burr Ridge, IL 60527

(630) 794-5300)

**C&A FILE (14-14-23991)**

NOTE: This law firm is a debt collector.